

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Mark Moffett  
 Sharon Moffett  
 Debtors

Case No. 15-12604-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db/jdb +Mark Moffett, Sharon Moffett, 271 Lincoln Rd., King of Prussia, PA 19406-1839

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:21 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:32

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13518464 EDI: GMACFS.COM Jul 11 2020 07:53:00 Ally Bank, PO Box 130424, Roseville, MN 55113-0004

13539331 EDI: BECKLEE.COM Jul 11 2020 07:53:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13543065 EDI: BECKLEE.COM Jul 11 2020 07:53:00 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13572306 EDI: BL-BECKET.COM Jul 11 2020 07:53:00 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

13557746 EDI: CAPITALONE.COM Jul 11 2020 07:53:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083

13593899 +E-mail/Text: bankruptcy@cvaps.com Jul 11 2020 04:21:04 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

13611592 +E-mail/Text: bankruptcycollections@citadelbanking.com Jul 11 2020 04:21:37

Citadel Federal Credit Union, 520 Eagleview Blvd, Exton PA 19341-1119

13515364 EDI: DISCOVER.COM Jul 11 2020 07:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13510448 +EDI: DISCOVERPL Jul 11 2020 07:53:00 Discover Personal Loan, Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

13602751 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jul 11 2020 04:27:06

Ember Financial Services, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

13586045 +EDI: IRS.COM Jul 11 2020 07:53:00 Internal Revenue Service, Centralized Insolvency Operation, Po Box 7317, Philadelphia, Pa 19101-7317

13564756 EDI: JPMORGANCHASE Jul 11 2020 07:53:00 JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219

13609550 E-mail/PDF: resurgentbknofications@resurgent.com Jul 11 2020 04:26:44

LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

13580192 EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

13543522 EDI: Q3G.COM Jul 11 2020 07:53:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

13795621 EDI: Q3G.COM Jul 11 2020 07:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

13518446 +E-mail/PDF: OGCRRegionIIIBankruptcy@hud.gov Jul 11 2020 04:27:07

U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

13533005 +E-mail/Text: bncmail@w-legal.com Jul 11 2020 04:21:01 USAA FEDERAL SAVINGS BANK, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13914292 EDI: ECAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

13563185 EDI: ECAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13795622\* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Jul 10, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

DARIN MICHAEL KING on behalf of Debtor Mark Moffett darin@matianlegal.com  
DARIN MICHAEL KING on behalf of Joint Debtor Sharon Moffett darin@matianlegal.com  
JOSHUA I. GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association  
Josh.Goldman@padgettllawgroup.com  
KEVIN S. FRANKEL on behalf of Creditor JPMorgan Chase Bank, National Association  
pa-bk@logs.com  
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingchl3.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingChl3.com  
THOMAS I. PULEO on behalf of Creditor JPMorgan Chase Bank, National Association  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:			
Debtor 1	<b>Mark Moffett</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Sharon Moffett</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-12604-amc</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark Moffett

Sharon Moffett

7/9/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**